October 1, 2012

Mark B. Childress  
Deputy Chief of Staff  
The White House  
Washington, DC 20502

Jeanne M. Lambrew, PhD  
Deputy Assistant to the President for Health Policy  
Domestic Policy Council  
The White House  
Washington, DC 20502

Dear Mr. Childress and Dr. Lambrew,

I write today to urge clarification of the treatment of stand-alone dental plans in the forthcoming Essential Health Benefits Rule. Clarification is needed to ensure consumer access to dental coverage outside of the Exchanges in the individual and small group markets.

A competitive and robust dental market for small businesses and their employees is critically important to me. For this reason, I have worked with Senator Stabenow to ensure that consumers purchasing coverage either inside or outside the Exchanges are allowed to purchase a stand-alone dental policy. However, while it is clear that inside the Exchange consumers will be allowed to meet the Essential Health Benefits (EHB) requirements by purchasing a stand-alone dental plan with a medical plan, the Affordable Care Act needs clarification to ensure the same option for consumers outside the Exchanges.

Almost 44 million consumers obtain their dental coverage through 1.65 million small employers. A recent NADP survey of employers found that almost 70% of employers with 100 or fewer employees that currently offer dental coverage intend to maintain dental coverage outside the Exchange, even if they purchase their medical coverage inside the Exchange.

I urge you to provide regulatory clarification at the soonest possible opportunity to allow robust choices for consumers purchasing coverage outside the Exchanges.

With warm regards, I am

Sincerely,

Mary L. Landrieu  
United States Senator